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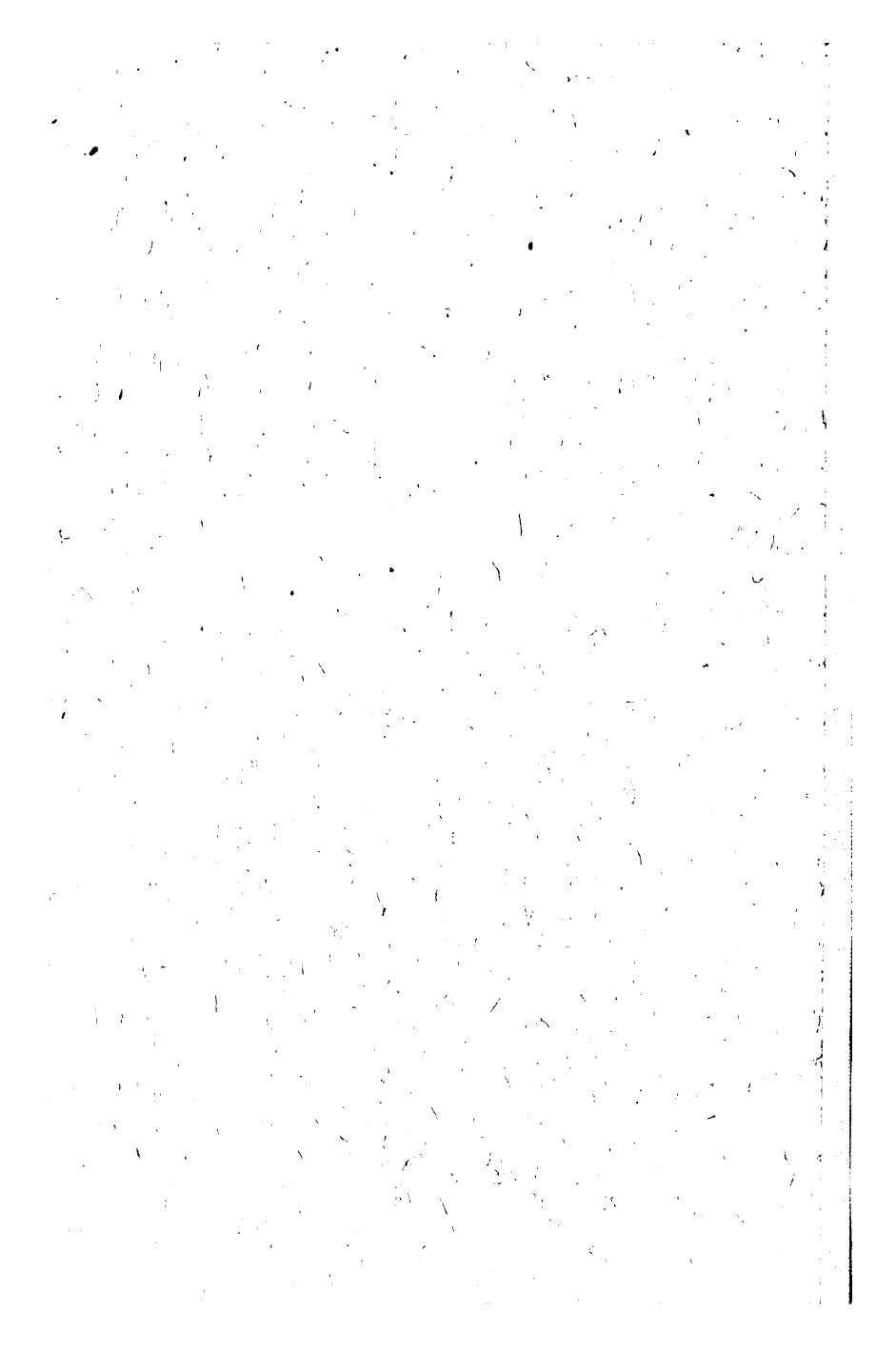
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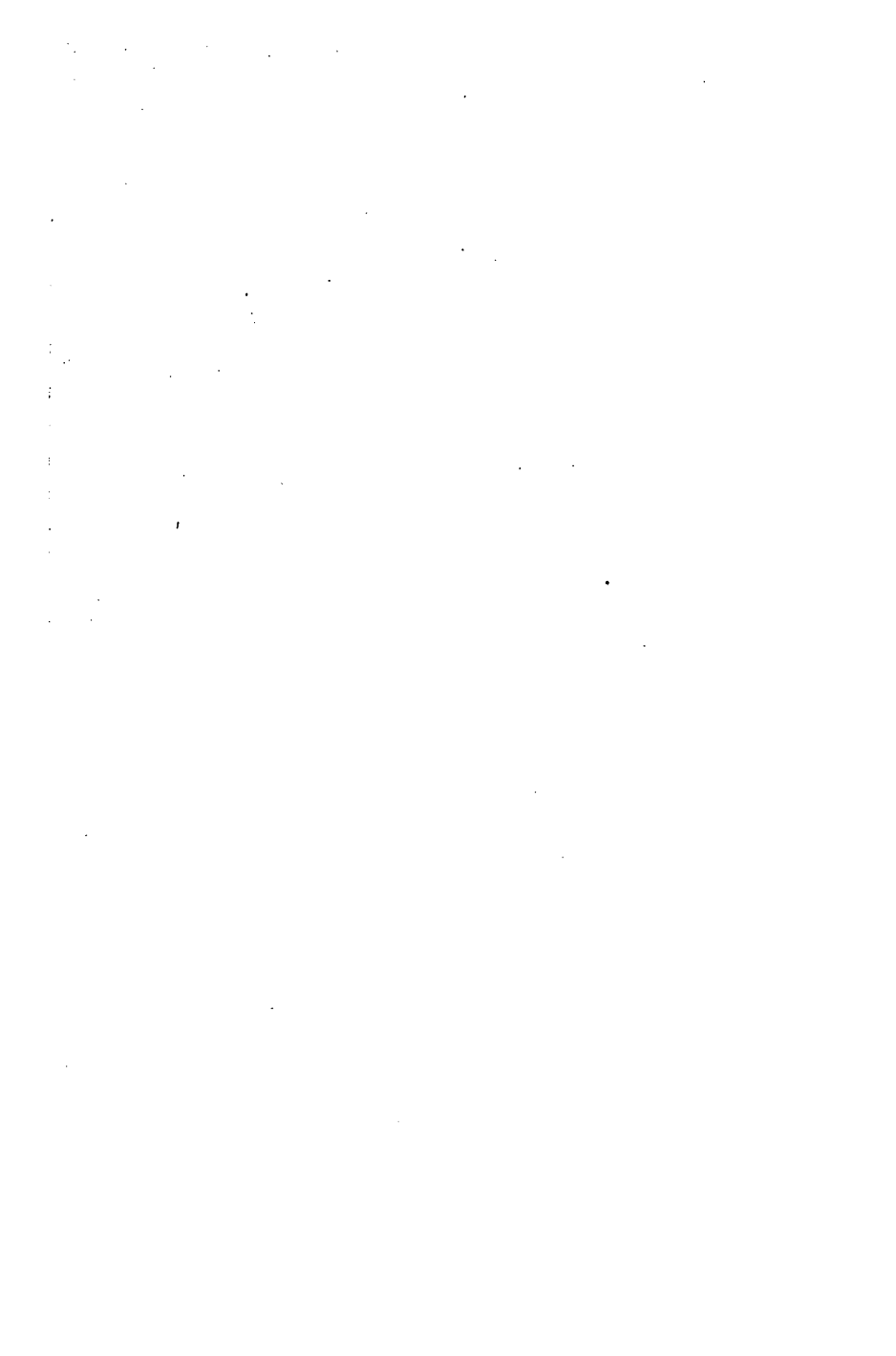
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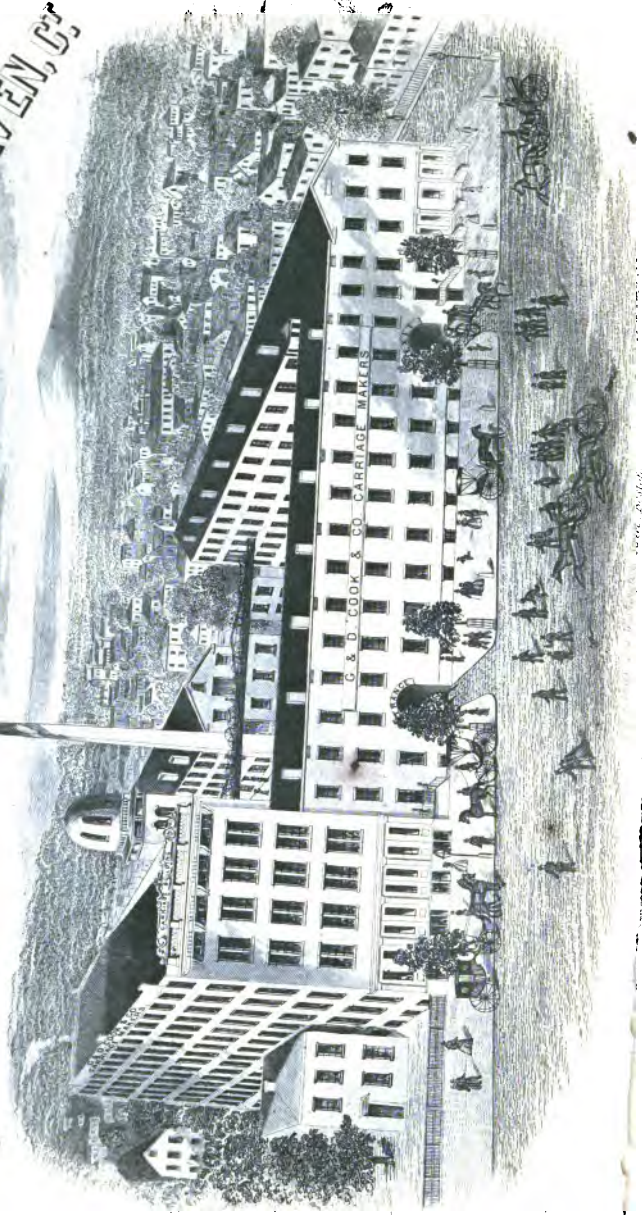
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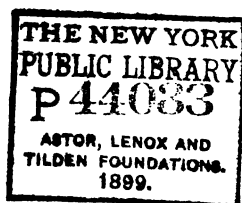
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## PRELIMINARY REMARKS.

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THE secret of success in life consists as much in making the best use of the means of prosperity that are within our reach, as it does in being situated in favorable circumstances. Although this is a general principle, which applies equally to our pecuniary, intellectual, moral, and social interests, yet it is the purpose of this pamphlet to consider it only in a pecuniary aspect, and as bearing upon the mechanics of our country. Steady industry, at almost any branch of business, with proper economy in expenditures, will enable most journeymen mechanics to save from the product of their labor enough to preserve them from want when, in the vicissitudes of business, they are temporarily out of employ, and sustain them through life after reaching an age at which they are unable to support themselves by physical labor. Although this to a great extent is accomplished, yet the practice is by no means as general as it might and should be. A large number, perhaps a majority, of mechanics spend all their wages as fast as they earn it, and as soon as their work ceases they become helpless and dependent. In some cases it is no fault of theirs that they have made no saving, but in the majority of instances, they might as well as not have saved something, if they had properly husbanded their income.

The suspension of business which took place in 1857, gave affecting testimony to the fact that the mechanical pursuits of this country had not yielded (whatever they might have done) to the operatives engaged in them, anything more than a current subsistence. Perhaps the calamity fell with greater severity upon them than upon any other class of laborers; certain it is, that they were as seriously affected by it as any class of native citizens. Among those who suffered for want of work in that revolution, there were doubtless but few who could not, if they would, have saved a sufficient portion of their earnings, to have sustained themselves and families until they could have obtained work again, or made a shift in business which would have given them productive employment.

An experience of several years, prior to 1857, in carrying on the business of carriage manufacturing, had satisfied us of the necessity for some action on the part of employers, that should cause the wages of those in their employ for a series of years, not only to support those workmen and their families, but to yield to them some surplus which should be kept accumulating while they continued at work. The events of that year added strength to our conviction in this matter, and urged us to a determination to set the example of doing something ourselves, in the hope that others will do the same thing, or something better, which we may imitate.

At the time alluded to, we in common with others who did not fail or think of failing, found cause to suspend business for a time; and our chief, (we might say our only,) reluctance to do so, arose from the fear that our workmen would suffer. Our first and most pressing inquiry, when discussing the question of closing our factory was: "What will become of our men, especially those of them who have families?" We determined not to let them suffer, and for their sakes kept our shop running for months after it would have been our preference to stop. The fact that they were not independent in respect to their means of living, made us less independent respecting our course of business. But whatever we did to avert the calamity from them or mitigate its severity when it fell upon them, we were unprofitable servants; we did no more than duty required of us.

But, as we have said, the observation of 1857-8 determined us to give practical

effect to the suggestions of our previous experience. When the industrial and financial affairs of the country had assumed a shape that warranted us in resuming business, we resolved on adopting with our workmen a system by which they will of necessity save a part of their wages while they remain with us; and if they work for us five, eight, or ten years, they will have saved enough to pay the bills of a severe fit of sickness, or support themselves and families a few months when they cannot find work.

Our plan is simply this: When we hire a man we make it a part of our mutual contract, that a portion of his wages is to remain unpaid in our hands, and we are to allow him lawful interest, added quarterly, during the time he is working for us, unless he prefers to have us deposit in his name in a savings bank the amount saved. The sum that accumulates is not to be drawn upon, unless some extreme emergency, as sickness or severe calamity arises to require its use, or it is wanted to purchase a place or invest in some judicious manner.

The per cent. of earnings to be saved, we propose to vary according to the rate of wages earned. The scale which we have adopted as our first experiment, is as follows: A man who earns 50 cents a day, and less than \$1.00, saves 5 per cent. One whose wages is \$1.00 per day, and less than \$1.50, 10 per cent. He that earns \$1.50, and less than \$2.00, saves 15 per cent. If we pay a man \$2.00, and less than \$2.50 per day, he saves 20 per cent. If a man earns \$2.50 and upward, he saves 25 per cent.

The savings indicated in the above scale, we make it imperative upon our workmen to make, while, of course, they are at liberty to save as much more as they will. Indeed, it is only designed as a sort of nucleus, around which to gather a much larger proportion, (especially of the smaller rates of wages,) than is added in the scheme. When a workman chooses to leave our employ, we pay him the wages that has been reserved, (if it remains in our hands,) with lawful interest added quarterly. We have no preference whether it remains with us or is deposited in a savings bank, our only object being *to make sure, for his own good, a saving of some part of his wages while he works for us.* There is a slight advantage to him in letting it remain with us, for we add interest quarterly, whereas a savings institution adds it only semi-annually. The interest added quarterly on a saving of 25 cents a day (six days in a week) exceeds that added semi-annually in 5 years by \$2.40; in 10 years, \$6.92; in 15 years, \$14.81; in 20 years, \$27.80. With a knowledge of these facts, they will do as they think best.

We have constructed tables showing the amount that will arise at the different rates of wages, from 50 cents to \$3.00 per day, at intervals of 12½ cents. The tables are explained where they are introduced.

From the tables it will be seen that a raw hand who earns only 50 cents a day, saves of this sum 2½ cents, or 15 cents a week out of the \$3.00 that he earns. At the end of a quarter (13 weeks) he has saved \$1.95, to which amount, if it remains in our hands, we afterwards add interest quarterly while he works for us. At the end of the second quarter, he has made another saving of \$1.95, making in savings at the end of 6 months, \$3.90. At this time, the interest of the first quarter's savings is added; this interest being 3 cents. The whole accumulation, then, at the end of 6 months, is \$3.93. This is on interest for the next 3 months, drawing 6 cents. At the same time, he is saving \$1.95 more in this quarter, which makes the whole accumulation at the end of 9 months, \$5.94. This is now on interest during the next quarter drawing 9 cents; at the same time he saves \$1.95, which makes the whole amount in one year \$7.98. Of this amount the nett saving is \$7.80, and the interest 18 cents. At the end of 5 years, the nett saving is \$39, and the interest \$6.09.

By comparing the results at the end of 1 year with those at the end of five years, it will be seen that although during the first year, the interest is only 18 cents, yet during a period of five years it averages \$1.22 a year. In 10 years the nett saving is \$78.00, and the interest \$27.82, making \$105.82. In 15 years, the nett is \$117, and

the interest \$70.62, making in all \$187.60. In 20 years, he saves \$156, and the interest that accumulates is \$143.79, making the whole accumulation \$299.79.

If a man earns \$100 a day he saves 10 cents of it, which will be \$.780 a quarter. At the end of a year he has saved \$31.20, and the interest that has accumulated is 72 cents, making \$31.92. At the end of 5 years, his nett savings are \$156, and the interest \$24.36, making in all \$180.36. In 10 years the nett savings are \$312, and the interest \$111.28, making the whole \$423.28. In 15 years, the nett savings are \$468, and the interest \$282.48, making the whole \$750.48. In 20 years the nett savings are \$624, and the interest \$575.16, making the whole \$1,199.16.

A uniform sum recurring at stated intervals in this way (as \$1.95 per quarter, or \$.780 per quarter, whose amounts we have just given) is called an *annuity*; and the results show the rapid manner in which annuities, at compound interest, increase. During the first year, the nett annuity at 10 cents per day, or \$.780 per quarter, is \$31.20, and the interest 72 cents, which is only about one forty-third part as much as the savings. But in 20 years, when the nett annuity or saving has amounted to only \$624, the interest which has arisen is \$575.16, which is nearly as much as the saving itself. The same proportions hold good for annuities of every amount for a like term of years. For example, if a man saves 10 cents a day, or \$.780 per quarter, (as almost any journeyman can, by saying *I will*), the amount will be at any time 4 times as much as they will be for the like time at 2½ cents a day, or \$1.95 per quarter. This will be seen by comparing the results that we have given above from these two annuities in like periods of time.

The ratio of the interest to the nett annuity grows larger as the annuity continues longer. For example, 2½ cents a day (\$1.95 a quarter) amounts in 30 years to \$645.97, of which the nett annuity is \$234, and the interest \$411.97, being nearly twice as much as the annuity itself, whereas, in 15 years, it will be seen that the interest is a little more than half as much as the annuity. In like manner, at 10 cents per day, (\$.780 per quarter), the whole amount in 30 years is \$2,583.88, of which the nett saving is \$936, and the interest, \$1,647.88; each amount being 4 times as much as the corresponding one for the same time at 2½ cents per day.

A man who works for us 5 years at \$1.00 a day, will, without mistake, have at the end of that time \$180.36. If he stays with us 10 years, and then leaves us, he cannot go away without a blessing worth \$123.28. If he has been with us 15 years, our benediction will be accompanied by \$750.48. If he stays 20 years, our farewell offering to him will be \$1,199.16. In the corresponding times, one who earns \$1.50 will run away with \$405.81; \$952.38; \$1,688.33; \$2,685.61. If another panic comes, and we have to shut down, any of the above sums will furnish all the material aid they will need till we shall open again, or they find work elsewhere—a fact which will not disturb the sleep of either them or us.

Although all that experience the results of our system will in the end be grateful for it, yet we have no doubt that some to whom we may hereafter present it will spurn it as an officious meddling with their private affairs, and refuse to work for us rather than adopt it. While we shall regret, for their sakes, that any will do so, we have no fear of any difficulty in obtaining all the workmen we shall want, who will prefer to bless themselves by adopting it. We cannot be unaware that some who approve it, and would fain carry it into effect, will be jealous that we have some motive of personal advantage in it, and be fearful that if they work for us several years, we shall fail and defraud them of the amount reserved. Well, we can only say to such, do not work for us until you make all sure in some way. Certainly we should not be apt to hire a man who entertained such suspicions, for we should be unwilling to torment him several years with the fear of failing and running away with his money, and at last disappoint him; and we should suffer as much as he, if, in the event, his fears should be unhappily realized. Again, there may be those who would like to work for us, and whose acquaintance with us gives them the fullest reason for confidence in the integrity of our motives, and our present ability to redeem all our pledges, but they are loth

to risk in our hands an amount of money constantly accumulating for a series of years. But the amount that will accumulate will not be larger than the arrearages that are often due from manufacturers to their workmen. Some establishments do not pay their workmen in full for years, and yet no apprehension is felt by the men for the safety of that which is back. But the provision which we have made for depositing whenever they wish, in a savings bank, will do away all apprehension on that score.

Although our project had its origin in an unmixed desire to benefit our workmen, yet we will not disguise the belief that, incidentally at least, it will operate to our own advantage. We shall no doubt be the gainers, in having a corps of more steady men, and those who will continue longer with us, than we should if we made no such conditions. The very idea of being required to save part of their wages will promote self-respect, and carry with it a sense of the necessity of being sober and moral; so that some who are inclined to drink and otherwise dissipate, (if any such we should ever have,) will be restrained in some degree from those habits by entering into such an arrangement. At the same time the certainty of benefiting themselves will win to the system their approbation, and having really and experimentally found what their true interest is, they will be apt to cherish it, and not readily make a change when there is no chance to improve by it. But we need not recite the particulars in which we shall be the gainers, so long as we know our workmen will be.

As we have hinted, we doubt not that some who will come into our plan will do it at first reluctantly. But this reluctance will disappear as experience develops its benefits, and ultimately they will be as unwilling to abandon it as they at first were to adopt it. Although there are some who without it will do all that it contemplates, there are others who need the coercion of an imperative engagement to make them prudent, and others still who require the discipline of habit to overcome their slothfulness or irresolution. Some there are who fully sympathize with it, but have not strength of determination enough to say *I will*, and therefore never begin. To such our plan says kindly, but firmly *YOU SHALL!*—I will aid your weakness and indecision. The affirmation comes with benignity, is heard with complacency, and obeyed with gratitude.

Some, who have always spent all that they have earned, and perhaps fallen in debt, may think they shall certainly suffer, if they do not have all their wages to consume as they go along. The response of such a one to a proposition for saving something from their income, is, "I cannot live on my income now, and how can I make it support me and have a surplus left." But let such a one be once *required to live without spending all his means*, and he will soon learn how to do it, and sustain himself more to his mind than when his expenses overrun his income.

To become a prudent economist requires the discipline of a school of both theory and practice, as well as to become a good farmer or a skillful artizan; and when once accustomed to it, its practice will become as easy as does the pursuit of any business with which one is familiar. A case that occurred with one of our workmen illustrates the points of this and the preceding paragraphs so forcibly, and is so faithful a type of a large class, that we are constrained to adduce it. A man who worked for us earned \$12 a week, which we paid promptly to him some two or three years. He not only used all his wages, in living, but in that time fell in debt \$200. We were satisfied that he need not have done so: that he might just as well have been ahead \$200 as behind to that amount; and, knowing his disposition, undertook to bring the balance of trade with him the other way. We accordingly compromised his indebtedness, and in consequence of doing so, paid him only \$10 per week, enjoining him not to get into debt, assuring him that if he did, we should dismiss him. Being put (as he thought) on short allowance, he began to study economy, and not only made \$10 a week suffice for his living, but he saved \$2 a week of it for a year or more. At the end of that time his affairs presented a pleasing contrast from what their aspect was a year or two before. Instead of having got into debt \$200

more, he had paid up his old debt of \$300 and had saved \$300 besides. In due time, we again paid him \$12 a week, and he now saves of his own accord \$4 of that, living on \$8 a week, and living too as well and perhaps better than when he spent \$12, and ran in debt \$2 more. We tell these facts with his consent and approbation. The difference in the feelings of that man and his family at the retrospect of the doings of two years from the time at which we began our experiment with him, will furnish a fit theme for the poets' song or the painters' canvas.

That man is not a singular character by any means; he is a type of thousands right around us. Multitudes there are of his stamp who, with a friend to counsel or assist them in effecting a proper discipline to economy, might be educated to know how to live within their means, and be translated from a condition of slavish embarrassment to one of manly independence.

In the style of living which the habits of society warrant, a place may be found which involves an expense far beyond any journeyman mechanic's wages; and the style of life demanded by what is termed "good society," will consume all that most mechanics can earn, and leaves them mortified at being unable to sustain appearances in the circle to which they aspire. The consequence is, that a mechanic who seeks a place in "good society," and is conscientious, spends all that he earns to appear as well as he can, living within his means; while one who has the same ambition, and is less scrupulous, lives beyond his income, and shines with a borrowed light derived partially from the substance of others. Both hold their place upon the contingency, which is hardly possible, of the wheels of business moving without friction or derangement; and when a slight disturbance does occur, both are liable to be mortified (perhaps not humbled) by being beholden for life's necessities upon those plebians with whom, in their days of inflated dignity, they disdained to associate.

There are some in all callings, whose income is small or unstable; but for the most part, the wages of mechanics is sufficient to furnish them a good support, and leave them something to spare. Every one is bound, in his style of living, to consider his means; and none more so than those who are dependent on the caprices of business for support. Between the extremes of bare subsistence and expensive luxury, there is somewhere a point at which one who has any thing like steady employment at reasonable wages, can sustain himself and lay up something; and it is incumbent on every such one to find that point, and resolutely insist on graduating his expenses so as not to pass over it.

Men, we know, are jealous of their sumptuary rights, and are apt to repel, as an intrusion upon their private liberties, any attempt or counsel to curtail their expenses of living. But they should be no less careful of their *moral standing* than of their factitious reputation that they gain from the furnishing of their table or their toilet, and consider that he who bases his reputation on what he really is, plants himself in a position which he can hold in all circumstances; while he that builds his estimation upon artificial and assumed appearances, stands on a sandy foundation, which will sooner or later be swept away by the breezes of truth, and leave him only a mortified wreck of ephemeral dignity. The frog that undertook to swell to the size of the ox, burst; and so will those who, without means, seek to ape the display of fashion and wealth, explode and show themselves only an inflated bubble. We have the best of authority for making men's habits of life a matter of criticism; for what is it, but the scathing animadversions upon fashions and follies, and the withering exposure to contempt and ridicule, of those who affect to appear something, when they are not, that has given to Dr. Franklin's sumptuary essays, such immortal celebrity?

He that has not the money to pay for a coat of the finest broadcloth, should buy one of not so costly a material (but equally or more serviceable) that he can pay for. He that does this, will have a better standing with *himself*, and in due time with all who know him, than one who makes a show in garments that are not rightfully his own. A man should not aspire to figure in company where he would be afraid to

meet his tailor. What is true of the wardrobe, is still more applicable to the furniture of the house, because in this there is a greater chance for expensive display than there is even in the style of dress. A man who has not the means to procure sofas, cushioned seats, and every species of parlor ornaments, should remember that multitudes as good as himself or those that have them, are without them, and that for their possession he will be none the better, but rather the worse, if he procures them to the prejudice of some other interest or duty, or at an expense of money which he will one day need to purchase necessities. You should realize that there is nothing in fine dress or equipage, to add a particle to the merit of any one; and the attention that is paid to a man on account of his external appearance, is a compliment to his outside trappings, which in most cases, if the real sentiment could be understood, implies a disparagement of the man himself. To respect a man, or seek his society on account of the show he makes, is tantamount to saying that nothing is observed in him that is inviting or worthy, but his adventitious pageantry supplies the lack of personal merit or accomplishments. A truly worthy and properly sensitive man, would so interpret the consideration which was based (as most friendships of caste are) upon the style of living or appearance. Are the mechanics of our country willing to forego the respect that ought to be due to themselves, and be content with the hypocritical and soulless deference that is paid to the shell in which they are encased?

But there is danger of false aspirations and bad economy in respect to that which is *received into* the body, as well as that which is *put upon and around* it. The kitchen may be as voracious a moloch to devour the substance of the mechanic as the parlor; and its absorptions may have a more unhappy sequel; for it will not only crave that which depletes the pocket, but furnish that which subverts the health also. Unfortunately, the mass of our countrymen have little knowledge of physiology, or chemistry, and are therefore not qualified to select what is most salutary for their diet; and the natural consequence is, that in the choice of foods they are governed more by *gusto* than by *hygiene*. The choice of diet seems to be with every one merely a matter of *taste*, into which no physical or moral consideration enters. The impulse is, to eat anything that tastes good, no one thinking to inquire whether the physical system requires such an article, or the moral nature warrants the practice of using it. All things being counted good, and the appetite having plenary indulgence, the way is at once paved for a system of boundless extravagance and ruinous expense in furnishing the table. Now, all moral and physical questions aside, prudential considerations alone urge you to have some reference to the pocket as well as the palate, that you be as careful to get a dinner that you can *afford to have* as one that *will gratify the taste*. If you are about to buy a beef steak, consider whether your means will allow you to take a piece from the round, or whether, all things considered, it is not best to take it from some other part, that will cost a cent or two less in a pound, remembering all the time that a piece from the latter portion is as healthy and will make as much food as one from the former. When you cook it, if need be, use something else than butter for dressing, or else use that in such measure as your means can afford. The culinary arts furnish a great variety of modes in which a dish of the same degree of gratefulness to the taste, may be prepared; and these varieties may be made at a wide range of difference in expense. If, therefore, you *must* consult relish as a prominent consideration, (which is to be deprecated when it takes precedence of utility,) take some of the modes of furnishing it that will not be so nauseous to the pocket as to cause it to vomit out all its contents; make a dish that will not only set well on your own stomachs, but be relished on the minds of your creditors also. If your money is sometimes a little short, get a neck, or a shank, instead of a baking piece; put some rice and potatoes with it, and make a soup that will taste as good and be as wholesome as if it cost as much again. Chicken is a kind of meat which tastes the best and makes the most food when cooked in some of the cheapest forms, besides usually being more healthy when so prepared.

If you feel aristocratic above measure, make a dinner of codfish and potatoes; perhaps your proper rank is with the codfish aristocracy.

When new potatoes come, do not at once discard the old ones, but continue to use them till the new ones become more plenty and comparatively cheap. In the season of fruits, do not indulge extensively at their first appearance, for the two-fold reason that they are crude and dear, and therefore prejudice the health as well as the pocket. An anecdote which we have heard of General Washington, illustrates the principle we are urging here: Washington sent his servant out to get something for dinner, and the honest man seeing a shad, the very first that had been brought to market, bought it and paid five dollars for it, thinking his master could not fail to be well pleased with having furnished to him the first shad of the season. "Well," said the General, after seeing the shad, "what did that shad cost?" "Five dollars, your honor," was the courteous reply. "Five dollars, John! why, that would have furnished a dinner for a dozen families as good as yours and mine," was the considerate and humane reply of the *pater patriæ*. "This shad is no better, John, than it will be when it will not cost more than a half, or a quarter of a dollar. Never again, John, buy a shad, or anything else, at a high price, merely because it is the first in the market." The principle of the anecdote is, not to be eager to get that which first comes, merely because it is rare, but wait till the supply has become such as to fix a price that will be tolerably stable for the season, and then consider to what extent your means will allow you to enjoy it. You would not live on shad all the time, even if it were as cheap as other meats; then why not use them when they are afforded at a reasonable rate? Go without them when they are dear, and use them a little more when they are cheaper.

In all seasons of the year, the fruits, and confectionaries, and condiments, and all manner of things that *taste good*, are paraded before you at every step of your pathway, tempting your indulgence; and they are offered in such homeopathic quantities that it really seems that the little that we pay for them, will not amount to anything in a whole generation. But remember that six cents a day amounts in a year to \$21.90. In one word, let your expenses show a little less than your income, and Newton himself could not cipher out how you need ever get in debt. Let it be your motto, to "eat to live, not live to eat," and you will find but little difficulty in supplying all your necessary wants.

There is not only a skill in using proper economy in supplying the *kinds* of food which you use, but you may make a saving by taking the best mode of obtaining it. We will assume that a mechanic buys his provisions for the most part at a store, because his time is occupied (or should be) with his business, so as to preclude an opportunity to watch the market wagon, or otherwise buy to better advantage than of a retailer. The grocers are so polite that they will not only bring to your door every article of provision that you want, but they will first call at your house and find what you want. But this is not all; they will not insist on their pay at the time of delivery, but are so accommodating that they will trust almost any body. Now, all this is very amiable in those gentlemen, but it lays before a great many a temptation to live faster than they can afford to, and embarrasses with debt some who, if left to themselves, would keep beforehand. It is better for a family to ascertain themselves what they want, and then order it *for* themselves, than to decide hastily what they will have; upon the inquiry of a grocer who has called for the purpose of making sale for his goods. Let the rule be, when he has called, not to set yourself thinking what you want, but to order only that which you have previously determined to get, and you will not be suddenly surprised at having run up a larger bill than you expected.

The practice, which is almost universal, among mechanics, of getting their groceries during a week, or a month, or three months, and paying for them when they are "paid off," is a decided damage to them, and might be as generally abandoned as it is now practised, if their attention to the matter was aroused so as to induce

an effort. But you inquire, "How can I do this? I am paid only at stated intervals, and how can I pay for my groceries before I get my money?" True, you can not *pay away* your money before you get it; but you can, by proper economy, avoid *expending* it before you get it; you need not owe it all, and more too, when you do get it. Instead of trading a week, and then paying on Saturday night, pay from the money that you get in one week for the groceries that you use in the next. Instead of getting your article in small parcels, get a stock for a week, or some other time ahead, and pay for them when you take them. To do this, requires only that you bring your earnings to be one term ahead of your expenses, and this can be done by any one that will try it. If you make it a point to pay for your groceries when you take them, you will not be apt to buy what you do not want, and you can surely get them to better advantage. You that pay at the wrong end of the term, do so no longer.

Although the calls that a grocer makes to get orders and deliver goods, are, as business is now conducted, a part of his *calling*, yet he has to be paid in some way for those calls, and it should be your policy to make them as few as may be. A particular individual can do nothing towards shaping the policy in this respect, and we cannot hope for any general action to control this matter, except it be at an establishment that deals very generally with customers of the same class, or of like adaptations in this particular.

The benefits derivable from the observance of the kitchen economy that we have indicated, can be best attested by contrasting the history of two groceries and their respective sets of customers, in one of which, the loose system, now too common, is pursued; and in the other, the business is conducted with reference to the best economy for the customers. The contrast would present some points of difference which would be too palpable to be mistaken.

1. We should see one trading on credit, and shaping the prices with reference to the losses which the credit system involves; the cash customers paying an insurance for the bad debts. In the other, we should see the prices less by this insurance.

2. There would, in the one case, be a call from the grocer, once a day, to ask what was wanted, and another on the same day to deliver what had been ordered upon his solicitation. In the other, the wagon calls only from one to three times a week, and then only to deliver what the kitchen cabinet, by proper consultation, had found out to be necessary, and ordered and paid for. The customers of this establishment gain a still further saving in the price of their articles, occurring from the difference in the horse hire of the two establishments.

But we need not pursue the subject further. The hints which we have given, will serve as a basis of action for those to whom it is applicable, and such as set about carrying them into effect, will make for themselves the details of their plan. The hardest part of the whole work is, to begin it, and this is what we have endeavored to incite to.

We have thus taken occasion to incorporate into what we at first designed only as a pass-book, adapted to our new scheme of business, a chapter of prudential suggestions, derived from our experience and observations. Although a lecture on economy, was not a part of our original plan, yet we hope it will not be regarded as impertinent here; but being viewed as germane to the general subject, exerts its proper influence in directing the course of those for whose benefit the whole has been intended.

The bearing of our plan has been viewed in our observations, only in reference to the pecuniary interests of those who adopt it. But in our judgment, its moral influence, (to say nothing of its physical, intellectual, or social tendencies,) as strongly justifies and demands it, as does its effect upon the interests of the pocket. Should the issue of our experiment justify our expectations, we shall hope to see something of the same character generally adopted among our manufacturers, and others having a charge of humanity to keep; to be cognizant of the

gratitude of young men that themselves, and the blessings of parents that their sons, have been saved from ruin, and witness and enjoy, as citizens of this great country, an improved state of society, growing out of an increased self-respect, and a higher elevation of the tones of morals in the mechanical portion of "YOUNG AMERICA."

G. & D. COOK & CO.

NEW HAVEN, October 1st, 1858.

## EXPLANATION OF TABLES.

The five tables that follow, show the accumulations at the end of each quarter, up to twenty years, that will result from our system of savings; the wages varying from 50 cents per day to \$3 per day, at intervals of  $12\frac{1}{2}$  cents,—except that for want of room  $2.87\frac{1}{2}$  per day was omitted. Their use will be understood from an example or two: If, for instance, a man earns \$1.75 per day, his rate of savings is 15 per cent. of his earnings. 15 per cent. of \$1.75, is  $26\frac{1}{2}$  cents, which is the amount he saves daily. If it is desired to know without trouble how much he has saved at the end of a quarter, we take table 3, and in the column headed years, find  $\frac{1}{4}$ ; then against  $\frac{1}{4}$  and in the column headed \$1.75 a day with interest added, we find the amount for a quarter to be \$20.51.

The amount just found being for the first quarter, does not include any interest. But if it is for two or more quarters, it embraces interest after the first quarter. For example, suppose at the same rate of wages, we would find how much has accumulated in  $3\frac{1}{4}$  years. We find as before, in the column headed years,  $3\frac{1}{4}$  years, and against that, in the column having \$1.75 &c. at its head, we find \$316.34 as the amount which has arisen from savings.

If we would find what will be saved by one who earns only  $87\frac{1}{2}$  cents per day, during  $7\frac{1}{2}$  years, we should find in table 1, in the column of years,  $7\frac{1}{2}$ , then against  $7\frac{1}{2}$  and in the column headed  $87\frac{1}{2}$  cents per day, &c., we find the amount which has accrued as savings and interest, to be \$122.85.

**PASS BOOK.**—In the pass-book which we have annexed, we have made columns in which to make such entries as will show a man at any time the state of his account under our system. The first money column shows at the end of each week, how much has been earned, and is headed "amount due." The second column is headed "amount paid," and shows how much is paid to him or her. The third column is headed "stated savings," and shows the *pro rata* saving according to the wages he earns. In some cases a man will prefer to save something more than we have named in our plan, and for the purpose of entering such extra savings, we have a column headed "additional savings." At the end of the first quarter, these amounts are footed up, and the savings are carried along. The savings of the second quarter, are added to those of the first; but the earnings and payments are only footed for each quarter. At the end of the second quarter, interest is added to the savings of the previous one, and the amount carried along. At the end of the third quarter, interest is added to all that has accumulated (including interest) to the end of the second, and the whole carried along, and so on through five years, from October 2d, 1858.

**TABLE 1.**  
**FIVE PER CENT.**  
**OF**  
**50, 62 1-2, 75, and 87 1-2 Cents**  
**PER DAY.**

YEARS.	Amount at 50 cents per day, with interest added quarterly.	Am't at 62 1-2 cents per day, with interest added quarterly.	Amount at 75 cents per day, with interest added quarterly.	Am't at 87 1-2 cents per day, with interest added quarterly.	YEARS.	Amount at 50 cents per day, with interest added quarterly.	Am't at 62 1-2 cents per day, with interest added quarterly.	Amount at 75 cents per day, with interest added quarterly.	Am't at 87 1-2 cents per day, with interest added quarterly.
1	1.95	2.44	2.92	3.41	10 1/2	109.36	186.70	164.04	191.34
1 1/4	3.93	4.91	5.89	6.88	10 3/4	112.95	141.19	169.43	197.66
1 1/2	5.94	7.42	8.91	10.39	10 5/4	116.60	145.74	174.89	204.04
1 3/4	7.98	9.97	11.97	13.96	11	120.29	151.37	181.44	211.51
1 1/2	10.05	12.56	15.07	17.58	11 1/4	124.05	155.06	186.07	217.08
1 1/2	12.15	15.18	18.22	21.27	11 1/2	127.86	159.82	191.79	223.75
1 1/2	14.28	17.85	21.42	24.99	11 3/4	131.73	164.66	197.69	230.62
2	16.44	20.56	24.67	28.76	12	135.65	169.57	203.48	237.39
2 1/4	18.64	23.30	27.96	32.62	12 1/4	139.64	174.55	209.46	244.37
2 1/2	20.87	26.09	31.31	36.53	12 1/2	143.68	179.60	215.52	251.44
2 3/4	23.13	28.92	34.70	40.48	12 3/4	147.79	184.73	221.68	258.63
3	25.43	31.79	38.15	44.50	13	151.95	189.94	227.93	265.92
3 1/4	27.76	34.70	41.64	48.58	13 1/4	156.18	195.23	234.28	273.32
3 1/2	30.13	37.66	45.19	52.73	13 1/2	160.48	200.60	240.72	280.83
3 3/4	32.53	40.66	48.80	56.93	13 3/4	164.83	206.04	247.25	288.46
4	34.97	43.71	52.45	61.20	14	169.26	211.57	253.88	296.20
4 1/4	37.44	46.80	56.16	65.53	14 1/4	173.74	217.18	260.62	304.05
4 1/2	39.95	49.94	59.93	69.92	14 1/2	178.30	222.83	267.35	311.88
4 3/4	42.50	53.13	63.76	74.38	14 3/4	182.93	228.66	274.39	320.12
5	45.09	56.36	67.64	78.91	15	187.62	234.52	281.43	328.33
5 1/4	48.72	59.65	71.58	83.51	15 1/4	192.38	240.48	288.58	336.67
5 1/2	50.38	63.98	76.58	89.17	15 1/2	197.22	247.02	296.83	346.63
5 3/4	53.09	66.36	79.63	92.91	15 3/4	202.13	252.66	303.19	353.72
6	55.84	69.79	83.75	97.51	16	207.11	258.89	310.66	362.44
6 1/4	58.62	73.28	87.94	102.59	16 1/4	212.17	265.21	318.25	371.29
6 1/2	61.45	76.82	92.18	107.64	16 1/2	217.30	271.62	325.95	380.27
6 3/4	64.32	80.41	96.49	112.57	16 3/4	222.51	278.14	333.76	389.39
7	67.24	84.05	100.86	117.67	17	227.80	284.74	341.69	396.64
7 1/4	70.20	87.75	105.30	122.85	17 1/4	233.16	291.45	350.74	409.04
7 1/2	73.20	91.50	109.80	128.10	17 1/2	238.61	298.26	357.92	417.57
7 3/4	76.25	95.31	114.87	133.44	17 3/4	244.14	305.17	366.21	427.24
8	79.34	99.18	119.01	138.85	18	249.75	312.19	374.63	437.07
8 1/4	82.48	103.10	123.72	144.36	18 1/4	255.45	319.31	383.17	447.03
8 1/2	85.67	107.09	128.51	149.92	18 1/2	261.23	326.54	391.84	457.15
8 3/4	88.91	111.13	133.36	155.58	18 3/4	267.10	333.87	400.62	467.39
9	92.19	115.24	138.28	161.33	19	273.05	341.32	409.58	477.85
9 1/4	95.52	119.40	143.28	167.16	19 1/4	279.10	348.88	418.65	488.43
9 1/2	98.90	123.63	148.36	173.08	19 1/2	285.24	356.55	427.86	499.16
9 3/4	102.34	127.92	153.51	179.09	19 3/4	291.47	364.33	437.20	510.06
10	105.82	132.28	158.73	185.19	20	297.79	372.24	446.69	521.14

**TABLE 2.**  
**TEN PER CENT.**

OF

**\$1.00, \$1.12 1-2, \$1.25, and \$1.37 1-2**  
**PER DAY.**

YEARS.	Amount at \$1.00 per day, with interest added quarterly.	Amount at \$1.12 1-2 per day, with interest added quarterly.	Amount at \$1.25 per day, with interest added quarterly.	Amount at \$1.37 1-2 per day, with interest added quarterly.	YEARS.	Amount at \$1.00 per day, with interest added quarterly.	Amount at \$1.12 1-2 per day, with interest added quarterly.	Amount at \$1.25 per day, with interest added quarterly.	Amount at \$1.37 1-2 per day, with interest added quarterly.
1	7.80	8.77	9.75	10.72	10	437.44	492.12	546.80	601.48
1	15.72	17.68	19.65	21.61	10	451.80	508.28	564.75	621.23
1	23.75	26.72	29.69	32.66	10	466.38	524.68	582.97	641.26
1	31.91	35.90	39.89	43.88	11	481.17	541.32	601.47	661.62
1	40.19	45.21	50.23	55.26	11	496.19	558.21	620.24	682.27
1	48.59	54.66	60.74	66.81	11	511.43	575.36	639.29	703.22
1	57.12	64.26	71.40	78.54	11	526.91	592.77	658.63	724.50
2	65.78	74.00	82.22	90.44	12	542.61	610.44	678.26	746.09
2	74.56	83.88	93.20	102.52	12	558.55	628.37	698.18	768.01
2	83.48	93.92	104.35	114.79	12	574.73	646.57	718.41	790.25
2	92.53	104.10	115.67	127.23	12	591.15	665.04	738.93	812.83
3	101.72	114.44	127.15	139.87	13	607.81	683.79	759.77	835.74
3	111.05	124.93	138.81	152.69	13	624.73	702.82	780.91	859.00
3	120.51	135.58	150.64	165.71	13	641.90	722.14	802.38	882.62
3	130.12	146.39	162.65	178.92	13	659.33	741.75	824.16	906.58
4	139.87	157.36	174.84	192.32	14	677.02	761.65	846.28	930.90
4	149.77	168.49	187.21	205.93	14	694.98	781.84	868.72	955.59
4	159.82	179.79	199.77	219.75	14	713.20	802.35	891.50	980.65
4	170.01	191.27	212.52	233.77	14	731.70	823.16	914.62	1,006.09
5	180.36	202.91	225.46	248.00	15	750.47	844.28	938.09	1,031.91
5	190.87	214.73	238.59	262.45	15	769.53	865.72	961.91	1,058.11
5	201.53	226.72	251.92	277.11	15	788.87	887.48	986.09	1,084.70
5	212.36	238.90	265.45	291.99	15	808.51	909.57	1,010.63	1,111.70
6	223.34	251.26	279.18	307.09	16	828.44	931.99	1,035.54	1,139.10
6	234.49	263.80	293.11	322.43	16	848.66	954.74	1,060.83	1,166.91
6	245.81	276.54	307.26	337.99	16	869.19	977.84	1,086.49	1,195.14
6	257.30	289.46	321.62	353.78	16	890.03	1,001.28	1,112.54	1,223.79
7	268.96	302.57	336.19	369.81	17	911.18	1,025.08	1,138.97	1,252.87
7	280.79	315.89	350.99	386.09	17	932.65	1,049.23	1,165.81	1,282.39
7	292.80	329.40	366.00	402.60	17	954.44	1,073.74	1,193.05	1,312.36
7	304.99	343.12	381.24	419.37	17	976.55	1,098.62	1,220.69	1,342.76
8	317.37	357.04	396.71	436.38	18	999.00	1,123.88	1,248.75	1,373.63
8	329.93	371.17	412.41	453.65	18	1,021.79	1,149.51	1,277.23	1,404.96
8	342.68	385.51	428.35	471.18	18	1,044.91	1,175.53	1,306.14	1,436.76
8	355.62	400.07	444.52	488.98	18	1,068.39	1,201.94	1,335.48	1,469.03
9	368.75	414.85	460.94	507.04	19	1,092.21	1,228.74	1,365.27	1,501.79
9	382.08	429.84	477.60	525.37	19	1,116.40	1,255.95	1,395.50	1,535.05
9	395.62	445.07	494.52	543.97	19	1,140.94	1,283.56	1,426.18	1,568.80
9	409.35	460.52	511.69	562.86	19	1,165.86	1,311.59	1,457.32	1,603.06
10	423.29	476.20	529.11	582.02	20	1,191.14	1,340.04	1,488.92	1,637.83

# TABLE 3. FIFTEEN PER CENT.

OF  
1.50, 1.62 1-2, 1.75, and 1.87 1-2 Cents  
PER DAY.

YEARS.	Amount at \$1.50 per day, with inter- est added quarterly.	Amount at \$1.62 1-2 per day, with inter- est added quarterly.	Amount at \$1.75 per day, with inter- est added quarterly.	Amount at \$1.87 1-2 per day, with inter- est added quarterly.	YEARS.	Amount at \$1.50 per day, with inter- est added quarterly.	Amount at \$1.62 1-2 per day, with inter- est added quarterly.	Amount at \$1.75 per day, with inter- est added quarterly.	Amount at \$1.87 1-2 per day, with inter- est added quarterly.
1	17.55	19.01	20.48	21.94	10 1/2	984.24	1,066.26	1,148.28	1,230.30
1 1/4	35.36	38.31	41.26	44.20	10 3/4	1,016.54	1,101.26	1,185.97	1,270.68
1 1/2	53.44	57.90	62.35	66.80	10 5/4	1,049.34	1,136.79	1,224.23	1,311.68
1 3/4	71.80	77.78	83.76	89.74	11	1,082.63	1,172.85	1,263.07	1,353.29
1 3/2	90.42	97.96	105.49	113.03	11 1/4	1,116.42	1,209.46	1,302.49	1,395.53
1 5/4	109.33	118.44	127.55	136.66	11 1/2	1,150.72	1,246.61	1,342.50	1,438.40
1 5/2	128.52	139.23	149.94	160.65	11 3/4	1,185.53	1,284.32	1,383.12	1,481.91
2	148.00	160.33	172.66	185.00	12	1,220.86	1,322.60	1,424.34	1,526.08
2 1/4	167.77	181.75	195.73	209.71	12 1/4	1,256.72	1,361.45	1,466.18	1,570.91
2 1/2	187.83	203.49	219.14	234.79	12 1/2	1,293.13	1,400.89	1,508.65	1,616.41
2 3/4	208.20	225.55	242.90	260.25	12 3/4	1,330.07	1,440.91	1,551.75	1,662.59
3	228.87	247.95	267.02	286.09	13	1,367.57	1,481.54	1,595.50	1,709.47
3 1/4	249.86	270.68	291.50	312.32	13 1/4	1,405.64	1,522.77	1,639.91	1,757.04
3 1/2	271.15	293.75	316.35	338.94	13 1/2	1,444.27	1,564.63	1,684.98	1,805.34
3 3/4	292.77	317.17	341.57	365.96	13 3/4	1,483.49	1,607.11	1,730.73	1,854.36
4	314.71	340.94	367.16	393.39	14	1,523.29	1,650.23	1,777.17	1,904.11
4 1/4	336.98	365.07	393.15	421.23	14 1/4	1,566.69	1,693.99	1,824.30	1,954.61
4 1/2	359.59	389.55	419.52	449.49	14 1/2	1,604.69	1,738.42	1,872.14	2,005.87
4 3/4	382.53	414.41	446.29	478.17	14 3/4	1,646.31	1,783.51	1,920.70	2,057.89
5	405.82	439.64	473.46	507.28	15	1,688.56	1,829.27	1,969.98	2,110.70
5 1/4	429.46	465.25	501.03	536.82	15 1/4	1,731.44	1,875.72	2,020.01	2,164.29
5 1/2	453.45	491.24	529.02	566.81	15 1/2	1,774.96	1,922.87	2,070.78	2,218.70
5 3/4	477.80	517.62	557.43	597.25	15 3/4	1,819.13	1,970.73	2,123.32	2,273.91
6	502.52	544.39	586.27	628.15	16	1,863.97	2,019.30	2,174.63	2,329.96
6 1/4	527.61	571.57	615.54	659.51	16 1/4	1,909.48	2,068.60	2,227.72	2,386.85
6 1/2	553.07	599.16	645.25	691.34	16 1/2	1,955.67	2,118.64	2,281.62	2,444.59
6 3/4	578.92	627.16	675.40	723.64	16 3/4	2,002.56	2,169.43	2,336.31	2,503.19
7	605.15	655.58	706.01	756.44	17	2,050.14	2,220.99	2,391.82	2,562.68
7 1/4	631.78	684.43	737.07	789.72	17 1/4	2,098.45	2,273.32	2,448.19	2,623.06
7 1/2	658.80	713.70	768.60	823.50	17 1/2	2,147.47	2,326.43	2,505.38	2,684.34
7 3/4	686.24	753.42	800.61	857.79	17 3/4	2,197.23	2,380.34	2,563.44	2,746.54
8	714.08	773.59	833.09	892.60	18	2,247.74	2,435.05	2,622.37	2,809.68
8 1/4	742.34	804.20	866.06	927.93	18 1/4	2,299.01	2,490.59	2,682.18	2,873.76
8 1/2	771.03	835.28	899.53	963.78	18 1/2	2,351.03	2,546.95	2,742.87	2,938.79
8 3/4	800.14	866.82	933.50	1,000.18	18 3/4	2,403.85	2,604.17	2,804.49	3,004.81
9	829.69	898.33	967.97	1,037.12	19	2,457.46	2,662.25	2,867.03	3,071.82
9 1/4	859.69	931.33	1,002.97	1,074.61	19 1/4	2,511.87	2,721.19	2,930.51	3,139.84
9 1/2	890.13	964.31	1,038.49	1,112.67	19 1/2	2,567.10	2,781.02	2,994.95	3,208.87
9 3/4	921.04	997.79	1,074.54	1,151.29	19 3/4	2,623.15	2,841.75	3,060.35	3,278.94
10	952.40	1,031.77	1,111.13	1,190.50	20	2,680.05	2,903.39	3,126.73	3,350.06

# TABLE 4. TWENTY PER CENT.

OF

**\$2.00, \$2.12 1-2, \$2.25, and \$2.37 1-2**  
**PER DAY.**

YEARS.	Amount at \$2.00 per day, with interest added quarterly.	Amount at \$2.12 1-2 per day, with interest added quarterly.	Amount at \$2.25 per day, with interest added quarterly.	Amount at \$2.37 1-2 per day, with interest added quarterly.	YEARS.	Amount at \$2.00 per day, with interest added quarterly.	Amount at \$2.12 1-2 per day, with interest added quarterly.	Amount at \$2.25 per day, with interest added quarterly.	Amount at \$2.37 1-2 per day, with interest added quarterly.
1	31.20	33.15	35.10	39.05	10 1/2	1749.77	1859.13	1968.49	2077.85
1 1/4	62.87	66.80	70.73	74.96	10 3/4	1807.21	1920.16	2033.11	2146.07
1 1/2	95.01	100.95	106.89	102.83	10 5/4	1865.52	1982.12	2098.71	2215.30
1 3/4	107.64	135.61	143.59	151.57	11	1924.70	2045.00	2165.29	2285.59
1 3/4	160.75	170.80	180.84	190.89	11 1/4	1984.77	2108.82	2232.87	2356.92
1 3/4	194.36	206.51	218.66	230.80	11 1/2	2045.75	2173.61	2301.46	2429.32
1 3/4	228.48	242.76	257.04	271.32	11 3/4	2107.63	2239.36	2371.09	2502.81
2	263.10	279.55	296.00	312.44	12	2170.45	2306.10	2441.75	2577.41
2 1/4	298.25	316.89	335.53	354.17	12 1/4	2234.20	2373.84	2513.48	2658.12
2 1/2	333.93	354.80	375.67	396.54	12 1/2	2298.92	2442.60	2586.28	2729.96
2 3/4	370.14	398.27	416.41	439.54	12 3/4	2364.60	2512.39	2660.18	2807.96
3	406.89	432.32	457.75	483.18	13	2431.27	2583.22	2735.18	2887.13
3 1/4	444.19	471.96	499.72	527.48	13 1/4	2498.94	2655.12	2811.31	2967.49
3 1/2	482.06	512.19	542.31	572.44	13 1/2	2567.62	2728.10	2888.58	3049.05
3 3/4	520.49	553.02	585.55	618.08	13 3/4	2637.34	2802.17	2967.00	3131.84
4	559.50	594.46	629.43	664.40	14	2708.10	2877.35	3046.61	3215.86
4 1/4	599.09	636.53	673.98	711.42	14 1/4	2779.92	2953.66	3127.41	3351.15
4 1/2	639.28	679.23	719.19	759.16	14 1/2	2852.82	3031.12	3209.42	3387.72
4 3/4	680.06	722.57	765.07	807.58	14 3/4	2926.81	3109.73	3292.66	3475.59
5	721.47	766.56	811.65	856.74	15	3001.91	3189.53	3377.15	3564.77
5 1/4	763.49	811.21	858.92	906.64	15 1/4	3078.14	3270.52	3462.91	3655.29
5 1/2	806.14	856.52	906.91	957.29	15 1/2	3155.53	3352.73	3549.95	3747.17
5 3/4	849.43	902.52	955.61	1008.70	15 3/4	3234.04	3436.17	3638.30	3840.43
6	893.37	949.21	1005.05	1060.88	16	3313.76	3520.87	3727.98	3935.18
6 1/4	937.97	996.60	1055.22	1113.84	16 1/4	3394.66	3606.83	3818.99	4031.16
6 1/2	983.24	1044.70	1106.15	1167.60	16 1/2	3476.78	3694.08	3911.38	4129.68
6 3/4	1029.19	1093.52	1157.84	1222.17	16 3/4	3560.13	3782.64	4005.15	4227.66
7	1075.83	1143.07	1210.31	1277.55	17	3644.71	3872.53	4100.33	4328.12
7 1/4	1123.17	1193.37	1263.56	1333.76	17 1/4	3730.61	3963.77	4196.93	4430.10
7 1/2	1171.22	1244.42	1317.62	1390.82	17 1/2	3817.77	4056.38	4294.99	4533.60
7 3/4	1219.98	1296.23	1372.48	1448.73	17 3/4	3906.23	4150.37	4394.51	4638.65
8	1269.48	1348.83	1428.17	1507.51	18	3996.03	4245.78	4495.53	4745.28
8 1/4	1319.73	1402.21	1484.69	1567.17	18 1/4	4087.17	4342.61	4598.06	4853.51
8 1/2	1370.72	1456.39	1542.06	1627.73	18 1/2	4179.67	4440.90	4702.13	4963.36
8 3/4	1422.48	1511.39	1600.29	1689.20	18 3/4	4273.57	4540.67	4817.76	5084.86
9	1475.02	1567.21	1659.40	1751.59	19	4368.87	4641.93	4914.98	5188.04
9 1/4	1528.35	1623.87	1728.39	1823.91	19 1/4	4465.61	4744.71	5023.81	5302.91
9 1/2	1582.47	1681.38	1780.28	1879.18	19 1/2	4563.79	4849.02	5134.26	5419.50
9 3/4	1637.41	1739.75	1842.08	1944.42	19 3/4	4663.45	4954.91	5246.38	5537.84
10	1693.17	1788.99	1904.82	2010.64	20	4764.60	5062.39	5360.17	5657.96

# TABLE 5. TWENTY-FIVE PER CENT.

OF  
\$2.50, \$2.62 1-2, \$2.75, and \$3.00

PER DAY.

YEARS.	Amount at \$2.50 per day, with interest added quarterly.	Amount at \$2.62 1-2 per day, with interest added quarterly.	Amount at \$2.75 per day, with interest added quarterly.	Amount at \$3.00 per day, with interest added quarterly.	YEARS.	Amount at \$2.50 per day, with interest added quarterly.	Amount at \$2.62 1-2 per day, with interest added quarterly.	Amount at \$2.75 per day, with interest added quarterly.	Amount at \$3.00 per day, with interest added quarterly.
1	48.75	51.19	53.63	58.50	10	2,738.99	2,870.69	3,007.39	3,280.79
1	98.23	103.14	108.05	117.88	10	2,823.75	2,964.94	3,106.13	3,388.50
1	148.45	155.88	163.30	178.15	10	2,914.86	3,060.60	3,206.35	3,497.88
1	190.43	209.40	219.37	239.32	11	3,007.33	3,157.70	3,308.07	3,608.80
1	251.17	263.73	276.29	301.41	11	3,101.19	3,256.25	3,411.31	3,721.43
1	303.69	318.88	334.06	364.43	11	3,196.46	3,356.28	3,516.11	3,835.75
1	357.00	374.85	392.70	428.40	11	3,293.16	3,457.81	3,622.47	3,951.79
2	411.10	431.66	452.21	493.32	12	3,391.30	3,560.87	3,730.34	4,069.57
2	466.02	489.32	512.62	559.22	12	3,490.92	3,665.47	3,840.02	4,189.11
2	521.76	547.85	573.93	626.11	12	3,592.04	3,771.64	3,951.24	4,310.45
2	578.33	607.25	636.17	694.00	12	3,694.67	3,879.40	4,064.13	4,433.60
3	635.76	667.55	699.33	762.91	13	3,798.84	3,988.78	4,178.72	4,558.61
3	694.05	728.75	763.45	832.85	13	3,904.57	4,099.80	4,295.03	4,685.49
3	753.21	790.87	828.53	903.85	13	4,011.89	4,212.48	4,413.08	4,814.27
3	813.25	853.92	894.58	975.91	13	4,120.82	4,326.86	4,537.90	4,949.98
4	874.20	917.91	960.61	1,048.03	14	4,231.38	4,442.95	4,664.52	5,077.66
4	936.07	982.87	1,029.67	1,123.28	14	4,343.60	4,560.78	4,777.96	5,212.32
4	998.86	1,048.80	1,098.74	1,193.63	14	4,457.50	4,680.38	4,903.26	5,349.01
4	1,062.59	1,115.72	1,168.85	1,275.11	14	4,573.12	4,801.77	5,030.43	5,487.74
5	1,127.28	1,183.64	1,240.01	1,382.73	15	4,690.46	4,924.99	5,159.51	5,628.56
5	1,192.94	1,252.58	1,312.23	1,431.53	15	4,809.57	5,050.05	5,290.53	5,771.49
5	1,259.58	1,322.56	1,385.54	1,511.50	15	4,930.46	5,176.99	5,423.51	5,916.56
5	1,327.23	1,393.59	1,459.95	1,592.67	15	5,053.17	5,305.83	5,558.49	6,063.81
6	1,395.88	1,465.68	1,535.47	1,675.06	16	5,177.72	5,436.61	5,695.49	6,213.26
6	1,465.57	1,538.85	1,612.13	1,758.69	16	5,304.14	5,569.34	5,834.55	6,364.96
6	1,536.31	1,613.12	1,689.94	1,843.57	16	5,432.45	5,704.07	5,975.69	6,518.94
6	1,608.10	1,688.51	1,768.91	1,929.72	16	5,562.68	5,840.82	6,118.95	6,675.22
7	1,680.97	1,765.02	1,849.07	2,017.17	17	5,694.87	5,979.62	6,264.36	6,833.85
7	1,754.94	1,842.68	1,930.43	2,105.92	17	5,829.05	6,120.50	6,411.05	6,994.86
7	1,830.01	1,921.51	2,013.01	2,196.01	17	5,965.23	6,263.49	6,561.76	7,158.28
7	1,906.21	2,001.52	2,096.83	2,287.45	17	6,103.46	6,408.63	6,713.81	7,324.15
8	1,983.55	2,082.73	2,181.91	2,380.26	18	6,243.76	6,555.95	6,868.14	7,492.52
8	2,062.06	2,165.16	2,268.26	2,474.47	18	6,386.17	6,705.48	7,024.79	7,663.40
8	2,141.74	2,248.83	2,355.91	2,570.09	18	6,530.71	6,857.25	7,183.78	7,836.85
8	2,222.61	2,333.74	2,444.88	2,667.14	18	6,677.42	7,010.98	7,344.84	8,012.55
9	2,304.70	2,419.94	2,535.17	2,765.64	19	6,826.33	7,167.65	7,508.97	8,191.60
9	2,388.02	2,507.43	2,626.83	2,865.63	19	6,977.48	7,326.35	7,675.23	8,377.98
9	2,472.59	2,596.22	2,719.85	2,967.11	19	7,130.89	7,487.44	7,843.98	8,557.07
9	2,558.43	2,686.35	2,814.28	3,070.12	19	7,286.60	7,650.94	8,015.27	8,743.93
10	2,645.62	2,777.84	2,910.19	3,174.87	20	7,444.65	7,816.88	8,189.19	8,933.58

*In account with G. and D. Cook & Co., New Haven, Ct.*

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition's saving.
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1858.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Oct.	2				
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	9				
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	16				
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	23				
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Nov.	6				
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	13				
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	20				
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	27				
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Dec.	4				
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	11				
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	18				
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	25				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1859.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Jan.	1				
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	8				
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	15				
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	22				
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Feb.	5				
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	12				
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	19				
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	26				
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Mar.	5				
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	12				
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	19				
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	26				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1859.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

April	2				
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	9				
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	16				
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	23				
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	20				
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May	7				
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	14				
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	21				
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	28				
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June	4				
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	11				
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	18				
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	25				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.

*Amount brought forward,*

July 2

9

16

23

30

Aug. 6

13

23

27

Sept. 3

10

17

24

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
1859.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
		<i>Amount brought forward,</i>			
Oct.	1				
	8				
	15				
	22				
	29				
Nov.	5				
	12				
	19				
	26				
Dec.	3				
	10				
	17				
	24, 31				

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l savings.
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1860.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Jan.	7				
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	14				
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	21				
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	28				
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Feb.	4				
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	11				
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	18				
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	25				
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Mar.	3				
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	10				
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	17				
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	24				
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	31				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1880.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

April	7				
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	14				
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	21				
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	28				
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May	5				
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	12				
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	19				
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	26				
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June	2				
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	9				
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	16				
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	23				
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	30				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1860.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

July	7				
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	14				
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	21				
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	28				
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Aug.	4				
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	11				
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	18				
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	25				
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Sept.	1				
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	15				
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	22				
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	29				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1860.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Oct.	6				
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	13				
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	20				
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	27				
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Nov.	3				
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	10				
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	17				
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	24				
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Dec.	1				
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	8				
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	15				
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	22				
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	29				
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*Interest,*

*Amount carried forward,*

***In account with G. and D. Cook & Co., New Haven, Ct.***

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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1861.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Jan.	5				
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12

19

26

Feb.	2				
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9

16

23

Mar.	2				
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9

16

23

30

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
1861.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
		<i>Amount brought forward.</i>			
April	6				
	13				
	20				
	27				
May	4				
	11				
	18				
	25				
June	1				
	8				
	15				
	22				
	29				

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
1861.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
		<i>Amount brought forward,</i>			
July	6				
	13				
	20				
	27				
Aug.	3				
	10				
	17				
	24				
	31				
Sept.	7				
	14				
	21				
	28				

*Interest,*

*Amount carried forward,*

***In account with G. and D. Cook & Co., New Haven, Ct.***

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition saving.
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1861.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
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*Amount brought forward,*

Oct.	5				
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	12				
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	19				
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	26				
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Nov.	2				
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	9				
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	16				
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	23				
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Dec.	7				
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	14				
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	21				
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	28				
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*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.

*Amount brought forward,*

Jan. 4

11

18

25

Feb. 1

8

15

22

Mar. 1

8

15

22

29

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

Month.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
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Month.	Day.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
--------	------	----	------	----	------	----	------	----	------

*Amount brought forward,*

April	5								
-------	---	--	--	--	--	--	--	--	--

	12								
--	----	--	--	--	--	--	--	--	--

	19								
--	----	--	--	--	--	--	--	--	--

	26								
--	----	--	--	--	--	--	--	--	--

May	3								
-----	---	--	--	--	--	--	--	--	--

	10								
--	----	--	--	--	--	--	--	--	--

	17								
--	----	--	--	--	--	--	--	--	--

	24								
--	----	--	--	--	--	--	--	--	--

	31								
--	----	--	--	--	--	--	--	--	--

June	7								
------	---	--	--	--	--	--	--	--	--

	14								
--	----	--	--	--	--	--	--	--	--

	21								
--	----	--	--	--	--	--	--	--	--

	28								
--	----	--	--	--	--	--	--	--	--

*Interest,*

*Amount carried forward,*

***In account with G. and D. Cook & Co., New Haven, Ct***

<b>Month.</b>	<b>Day.</b>	<b>Amount due.</b>	<b>Amount paid.</b>	<b>Stated savings.</b>	<b>Addition'l saving.</b>
---------------	-------------	--------------------	---------------------	------------------------	---------------------------

<b>1862.</b>		<b>\$ cts.</b>	<b>\$ cts.</b>	<b>\$ cts.</b>	<b>\$ cts.</b>
--------------	--	----------------	----------------	----------------	----------------

*Amount brought forward,*

<b>July</b>	<b>5</b>				
-------------	----------	--	--	--	--

	<b>12</b>				
--	-----------	--	--	--	--

	<b>19</b>				
--	-----------	--	--	--	--

	<b>26</b>				
--	-----------	--	--	--	--

<b>Aug.</b>	<b>2</b>				
-------------	----------	--	--	--	--

	<b>9</b>				
--	----------	--	--	--	--

	<b>16</b>				
--	-----------	--	--	--	--

	<b>23</b>				
--	-----------	--	--	--	--

	<b>30</b>				
--	-----------	--	--	--	--

<b>Sept.</b>	<b>6</b>				
--------------	----------	--	--	--	--

	<b>13</b>				
--	-----------	--	--	--	--

	<b>20</b>				
--	-----------	--	--	--	--

	<b>27</b>				
--	-----------	--	--	--	--

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
1882.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
		<i>Amount brought forward,</i>			
Oct.	4				
	11				
	18				
	25				
Nov.	1				
	8				
	15				
	22				
	29				
Dec.	6				
	13				
	20				
	27				

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
1863.		\$ cts.	\$ cts.	\$ cts.	\$ cts.

*Amount brought forward,*

Jan. 3

10

17

24

31

Feb. 7

14

21

28

Mar. 7

14

21

28

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
--------	------	-------------	--------------	-----------------	--------------------

1863.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
-------	--	---------	---------	---------	---------

*Amount brought forward,*

April	4				
-------	---	--	--	--	--

	11				
--	----	--	--	--	--

	18				
--	----	--	--	--	--

	25				
--	----	--	--	--	--

May	2				
-----	---	--	--	--	--

	9				
--	---	--	--	--	--

	16				
--	----	--	--	--	--

	23				
--	----	--	--	--	--

	30				
--	----	--	--	--	--

June	6				
------	---	--	--	--	--

	13				
--	----	--	--	--	--

	20				
--	----	--	--	--	--

	27				
--	----	--	--	--	--

*Interest,*

*Amount carried forward,*

*In account with G. and D. Cook & Co., New Haven, Ct.*

MONTH.	Day.	Amount due.	Amount paid.	Stated savings.	Addition'l saving.
--------	------	-------------	--------------	-----------------	--------------------

1863.		\$ cts.	\$ cts.	\$ cts.	\$ cts.
-------	--	---------	---------	---------	---------

*Amount brought forward,*

July	4				
------	---	--	--	--	--

	11				
--	----	--	--	--	--

	18				
--	----	--	--	--	--

	25				
--	----	--	--	--	--

Aug.	1				
------	---	--	--	--	--

	8				
--	---	--	--	--	--

	15				
--	----	--	--	--	--

	22				
--	----	--	--	--	--

	29				
--	----	--	--	--	--

Sept.	5				
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	12				
--	----	--	--	--	--

	19				
--	----	--	--	--	--

	26				
--	----	--	--	--	--

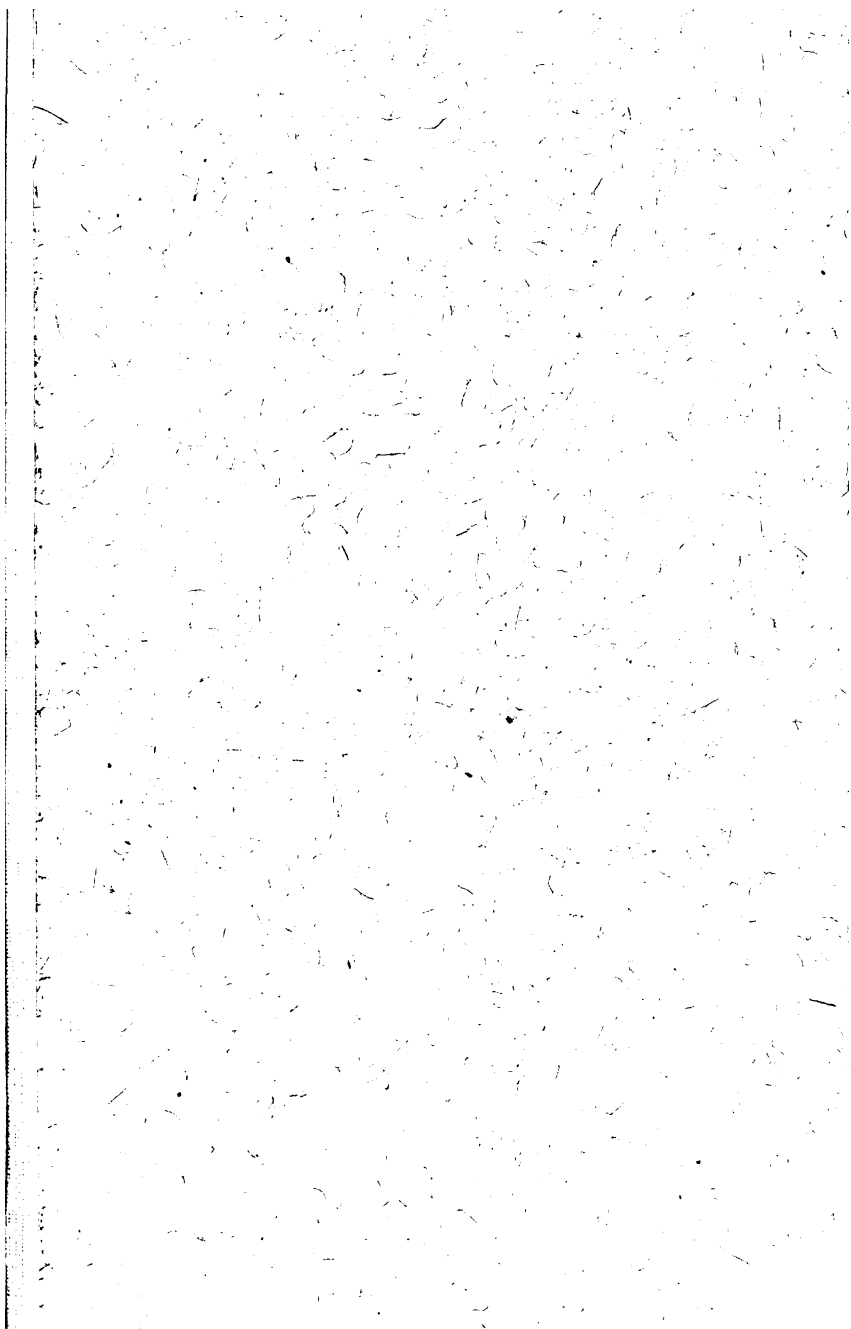
*Interent,*

*Amount carried forward,*

*PK & Co.*







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